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Sent: Monday, September 10, 2012 4:30 AM
To: Farak, Sonja (DPH)
Subject: GIC Fall News

Federal and State Health Care Reform and GIC Health Plan Procurement – What Does it Mean to You?

The much anticipated Supreme Court decision upholding the Patient Protection and Affordable Care Act (federal health care reform) means that GIC members will not lose benefits that were implemented effective July 1, 2011, and that the GIC and our plans continue to roll out federal health care reform. [Read more...](#)

Keep in Mind...

Q) I'm turning age 65; what do I need to do? Should I enroll in Medicare Part A and/or Part B if I am eligible?

A) If you, the insured, **continue working** after age 65 for the state or a participating municipality after age 65, **you and your covered spouse** (if applicable) **should NOT** enroll in Medicare Part B until you retire. You and your covered spouse may enroll in Medicare Part A when you or he/she turns age 65 or may wait to enroll in Part A until you retire. Due to federal law, different rules apply for same sex spouses. Most enrollees should not sign up for Medicare Part D. *See the GIC's website for details about same sex spouse, Medicare Part D, and other [Answers to Frequently Asked Questions](#)*

Save Money on Out-of-Pocket Health Care and/or Dependent Care Costs

Enroll in Flexible Spending Account Benefits October 1 – November 16

Open enrollment for the GIC's Flexible Spending Accounts (FSAs) takes place October 1 through November 16, 2012, for calendar year 2013 benefits. By enrolling in these popular benefits, state employees save on average \$250 in federal and state taxes for every \$1,000 contributed; savings depend on the employee's family tax bracket. [Read more...](#)

Popular Brand Name Drugs Now or Soon Available As Generics

Most drug classes offer several options. Some are higher-cost brand name drugs and others are lower-cost generic options. Choosing a generic medicine can save you money each time you fill a prescription while still safely and effectively treating your condition. [Read more...](#)

Be Well Commonwealth Employees and Retirees! WellMASS News and Updates

If you're eligible for the WellMASS Pilot Program – the wellness program for GIC-health insurance covered active state employees in the Executive Branch, Constitutional Offices, and the Legislature, and state retirees ages 55-64 and their GIC-covered spouses – be sure to take advantage of the free programs and resources available to you. [Read more...](#)

Buyout Open Enrollment October 1 – November 5, 2012

If you have access to non-GIC health insurance (for example, through your spouse), it may pay to participate in the buyout program. Eligible state employees and retirees receive 25% of the full-cost monthly premium in lieu of GIC health insurance benefits for one 12-month period of time. [Read more...](#)

***The fall 2012 issue of For Your Benefit** includes these topics and more. See the attached link for a copy of the newsletter. Printed copies will be available through the GIC Coordinator in your benefits office the week of September 17.*